

# CHATTER

## Texas District CEF Newsletter

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## INTRODUCING THE RAINY DAY FUND

By Raelyn Pracht

Here is what you have been waiting for . . . a new investment alternative. The Rainy Day Fund provides investors the opportunity to BE INTENTIONAL and BE PREPARED. It's a new way for investors to save for something specific or to be prepared for something unexpected. The parameters for it are as follows:

### Requirements

- \$25 initial deposit of new money
- \$25 minimum added monthly by Electronic Funds Transfer (EFT)
- Limit one per household

### Benefits

- Premium Rate on funds up to \$10,000\*
- Up to 5 withdrawals annually
- Convenient Access
- No monthly fees

*\*Flex Savings Rate is applied to amount over \$10,000*

This is not a temporary investment like the Reformation Note, but instead is a brand new product we are offering. Again, the focus is for a household to BE INTENTIONAL in their savings and for a household to BE PREPARED for those unexpected events.

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The mission of the Texas District Church Extension Fund is to extend God's Kingdom by boldly and responsibly assisting congregations to acquire land and buildings and by linking investors with congregations.

## 10 % CHALLENGE

The Rainy Day Fund is a brand new investment opportunity to draw people's attention to the Texas CEF ministry. We want to encourage new savings in an intentional way, for a specific purpose or for the unexpected.

We have been doing our part to get people excited and curious about this new investment. Now, how can you promote it? A perfect opening question would simply be: "Have you heard about this Rainy Day Fund at Texas CEF?" And then you can follow it with – "What a great opportunity to be intentional with your money or to be prepared for the unexpected. You can even use it to save for something specific, like a vacation."

Whatever you choose to say, make sure it drives them to an actual application (which you can download from our website). For our investors' convenience and yours, we now have a new, all-in-one application which includes the Rainy Day Fund. Please toss any previous applications from your supply and replace with this new one.

There are two easy ways to get the new applications: download the new all-in-one application from our website, or request applications from Raelyn at [rpracht@texascef.org](mailto:rpracht@texascef.org).

Have fun with this great, new opportunity! What a wonderful, exciting chance to grow your investors and reach your 10% Challenge goal!

## TEXAS DISTRICT CEF JULY 2019 INTEREST RATES

Investment	Fixed Rate <sup>2</sup>		Floating Rate <sup>2</sup>	
	Rate	APY	Rate	APY
One Year Note <sup>1</sup>	2.375%	2.40%	2.500%	2.52%
Three Year Note <sup>1</sup>	2.500%	2.52%	2.250%	2.27%
Five Year Note <sup>1</sup>	2.750%	2.78%	2.250%	2.27%
Flex Savings			1.000%	1.00%
Rainy Day Fund **			1.250%	1.26%
**Amounts over \$10,000 receive the Flex Savings rate				
<b>For Congregations Only</b>				
Congregation Savings			1.250%	1.26%
Building Fund			2.750%	2.78%

## CONGRATULATIONS!

Congratulations to the following congregations and Reps on reaching their 10% Challenge goal in May!

- 1. Trinity Klein, Spring:  
CEF Rep, Garry Stuhr**
- 2. St. Andrew, Houston**
- 3. Grace, Midland  
CEF Rep, Amy Turner**

All individual Texas District CEF investments (FLEX, fixed and floating rate notes) may be included in a person's IRA portfolio, through our custodian GoldStar Trust Company. [www.texascef.org/ira.html](http://www.texascef.org/ira.html) (1) Subject to penalty for early withdrawal. (2) Rates subject to change. Rates reviewed monthly. Texas District Church Extension Fund is a nonprofit religious organization; therefore, CEF investments are not SIPC or FDIC-insured bank deposit accounts. This does not constitute an offer to sell or a request to buy. The offer is made solely by CEF's Offering Circular.